What is claimed is:

1. A method of enhancing the stock, or any divisions of ownership or equity of a business entity, comprising joining the shares of stock or any divisions of ownership, or equity to non-investment bonds at no cost, no loss financially to any current and/or future shareowner, whereby any principal or issue is zero, unpaid or paid by any means other than any current and/or future shareowner paying any money or property for the bonds.

6. Any debt instrument issued to a share of equity of a business entity.

7. A method of enhancing the equity of a business entity, comprising a debt instrument issued to a share or shares of equity of said business entity, whereby said business entity conveys the right to the sum certain in money to be paid on a specified date and the right to the interest from said debt instrument to said share or shares of equity of said business entity.

8. A method or process of claim 2, further comprising said business entity giving a written unconditional promise to pay on a specified date a sum certain in money and to pay a fixed rate of interest, thereby forming a debt instrument, the right to said sum certain in money and the right to said fixed rate of interest from said debt instrument is issued or conveyed to a share or shares of equity of said business entity.

The method or process of claim 2, further comprising said business entity giving a written unconditional promise to pay on a specified date a sum certain in money and to pay a fixed rate of interest from said debt instrument, the right to said sum certain in money and the right to said fixed rate of interest from said debt instrument is issued or conveyed to a share or shares of equity of said business entity, whereby said debt instrument cannot be separated from said share or shares of equity of said business entity to be sold or traded separate from said share or shares to equity, whereby said debt instrument is not owned by the shareowner and is not traded as a listed security.

10. The method or process of claim 2, further comprising said business entity giving a written unconditional promise to pay/on a specified date a sum certain in money and to pay a fixed rate of interest that is tax deductible for said business entity from said debt instrument, the right to said sum certain in money and the right to said fixed rate of interest that is tax deductible for said business entity from said debt instrument is issued or conveyed to a share or shares of equity of said business entity, whereby said debt instrument cannot be separated from said share or shares of equity of said business entity to be sold or traded separate from said share or shares of equity, whereby said debt instrument is not owned by the shareowner and is not sold or traded as a listed security.